

To the United States Bankruptcy Court Clerk's Office:

I, Donald Young, deeply apologize for the bankruptcy payments not being sent in on time due to family difficulties out of state and me, Donald Young, being scammed by a person posing as PHFA's Mortgage Escrow Department with a deal that could have taken me out of bankruptcy for \$1,000 if I made my mortgage payments on time. I was so excited that I jumped on the deal but once my attorney found out it was a fraud, I had already sent the money. That put me behind a little bit, so I filed a police report, also filed with Western Union and with the Commonwealth of Pennsylvania's Office of Attorney General Bureau of Consumer Protection. After all of that was done, I have just sent off my August and September bankruptcy payments and will be sending off mortgage payments. From here on in, things will be on time until my matter is resolved. Again, thank you very much for your patience with me. I really want to keep my family's home for my disabled daughter's sake and my grandchildren. Thank you.

Sincerely,

Donald J. Young, Jr.

Administrator for Anna Marie Strickland-Young

Donald J. Young, Jr.

